

Information to identify the case:Debtor 1 **Zachary Daniel Lovingier**Social Security number or ITIN **xxx-xx-9351**

First Name Middle Name Last Name

EIN -- --

Debtor 2 **Melonie Lovingier**Social Security number or ITIN **xxx-xx-8891**

(Spouse, if filing)

First Name Middle Name Last Name

EIN -- --

United States Bankruptcy Court **District of Utah**Date case filed for chapter 13: **10/4/16**Case number: **16-28805 RKM****Official Form 309I** (12/15)**Notice of Chapter 13 Bankruptcy Case**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Zachary Daniel Lovingier	Melonie Lovingier
2. All other names used in the last 8 years	dba ZDL Holdings LLC	dba ZDL Holdings LLC
3. Address	1069 South Riverside Lane Spanish Fork, UT 84660	1069 South Riverside Lane Spanish Fork, UT 84660
4. Debtor's attorney Name and address	Jeffrey C. Shorter Smart Schofield Shorter & Lunceford 5320 South 900 East Suite 120 Salt Lake City, UT 84117	Contact phone (801) 747-0647 Email: jeff.shorter@utahlaw-smart.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

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United States Bankruptcy Court
District of Utah

In re:
Zachary Daniel Lovingier
Melonie Lovingier
Debtors

Case No. 16-28805-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt
Form ID: 309I

Page 1 of 1
Total Noticed: 18

Date Rcvd: Oct 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2016.
db/jdb

+Zachary Daniel Lovingier, Melonie Lovingier, 1069 South Riverside Lane,
Spanish Fork, UT 84660-5025
10405138 Bank of America Home Loans, P.O. Box 941633, Simi Valley, CA 93094-1633
10405140 Citibank, P.O. Box 790034, Saint Louis, MO 63179-0034
10405141 +Danny Lovingier, 8874 South 6000 West, Payson, UT 84651-9770
10405143 +LaMar and Larene Drew, Kruse, Landa, Maycock & Ricks, LLC, 136 East South Temple, Ste. 2100,
Salt Lake City, UT 84111-1124
10405146 RC Willey Home Furnishings, P.O. Box 410429, Salt Lake City, UT 84141-0429
10405147 +Security Services Federal Credit Union, 645 South 1750 West, Springville, UT 84663-3071
10405149 +US Department of Treasury, Small Business Administration, P.O. Box 830794,
Birmingham, AL 35283-0794
10405148 +University Credit Union, P.O. Box 58025, Salt Lake City, UT 84158-0025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: jeff.shorter@utahlaw-smart.com Oct 13 2016 02:07:55 Jeffrey C. Shorter,
Smart Schofield Shorter & Lunceford, 5320 South 900 East, Suite 120,
Salt Lake City, UT 84117
tr +E-mail/Text: bnc@chl3ut.org Oct 13 2016 02:09:11 Lon Jenkins tr, 405 South Main Street,
Suite 600, Salt Lake City, UT 84111-3408
10405137 EDI: AMEREXPR.COM Oct 13 2016 01:43:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
10405139 EDI: CHASE.COM Oct 13 2016 01:48:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
10405142 EDI: RMSC.COM Oct 13 2016 01:43:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
10405144 +EDI: WFNNB.COM Oct 13 2016 01:48:00 Maurices, P.O. Box 659705,
San Antonio, TX 78265-9705
10405145 +E-mail/Text: jlothrop@macu.com Oct 13 2016 02:08:30 Mountain America Credit Union,
7181 Campus View Drive, West Jordan, UT 84084-4312
10406737 EDI: RMSC.COM Oct 13 2016 01:43:00 Synchrony Bank,
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
10405150 +EDI: WFFC.COM Oct 13 2016 01:48:00 Wells Fargo, P.O. Box 29482, Phoenix, AZ 85038-9482
TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

Jeffrey C. Shorter on behalf of Joint Debtor Melonie Lovingier jeff.shorter@utahlaw-smart.com
Jeffrey C. Shorter on behalf of Debtor Zachary Daniel Lovingier jeff.shorter@utahlaw-smart.com
Lon Jenkins tr ecfmail@chl3ut.org, lneebing@chl3ut.org
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4